INACTIVE RESERVE SEPARATIONS AND RETIREMENTS

MISSION

The primary mission of the inactive reserve section is to provide prompt and precise information relating to the separation and retirement of members of the Marine Corps reserve, as well as providing support to the reserve component through updating and transmitting information pertaining to laws and policies.

DEFINITIONS

- **Qualifying Service:** A minimum of 50 retirement points is earned and a full 365 days or 366 days during a leap year period is served during the Marine's anniversary year.

- **Anniversary Year:** A period of 12 consecutive months 365/366 days during which a member must accrue a minimum of 50 points.

- **Anniversary Date:** The date on which the member initially joins any branch of Armed Forces and only changes if there is a break in the member's active status service (SEE MARCORSEPMAN FOR FURTHER CLARIFICATION).

- **Partial Anniversary Year:** A period of service of less than 365 days in which the member earned the minimum points required to make that period of service qualifying for retirement purposes.

- **Career Retirement Credit Report:** An accounting of the member's service which lists total active and reserve points earned as well as a listing of total qualifying years of service.

RESPONSIBILITIES

RESIGNATIONS/DISCHARGES

INTERSERVICE TRANS

STATUS LTRS

NOE LTRS

2P OFFICERS

CERTIFICATES

SOS

DEATH LTRS

ONE-TIME WAIVER

ADMIN WAIVER

AWTG PAY AT AGE 60 <RETIRE> W/PAY AT 60

NOTICE OF ELIGIBILITY LETTER

Letters sent to reservists who have completed the minimum requirements for eligibility for a non regular retirement (usually 20 years of qualifying service). The member is not obligated to submit for retirement at this time.

This letter informs the member of the following:

- **Member is eligible for a reserve retirement (awaiting pay at age 60).**
- **Member is eligible to participate in the RCSBP.**
- **Member has 90 days to respond to the RCSBP election sheet.**
- **Officers must continue to earn 50 retirement pts. per anniversary year to remain in an active status.**

NOTICE OF ELIGIBILITY LETTER CONT'D

- **NOE package contains the following:**
  -RCSBP election of option form
  -An explanation of the RCSBP program
  -CRCR

- **MMSR-5 has one year from the date the 20th year is completed to send out the NOE**

RCSPB

R
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B
P

SECTION I - MEMBER INFORMATION

1. NAME *(Last, First, Middle Initial)*	2. SOCIAL SECURITY NUMBER	3. RANK
4. DATE OF BIRTH *(YYYYMMDD)*	5. MAILING ADDRESS *(Street, Apartment Number, City, State, and ZIP Code)*	
6. TELEPHONE NUMBER *(Include area code)*		

SECTION II - MARITAL/DEPENDENCY STATUS

7. ARE YOU MARRIED?		YES		NO	8. DO YOU HAVE ANY DEPENDENT CHILDREN?		YES		NO

SECTION III - SPOUSE/DEPENDENT CHILD(REN) INFORMATION *(If applicable)*

9. a. SPOUSE'S NAME *(Last, First, Middle Initial)*	b. SOCIAL SECURITY NUMBER	c. DATE OF BIRTH *(YYYYMMDD)*	10. DATE OF MARRIAGE *(YYYYMMDD)*

11. DEPENDENT CHILDREN. Complete this section for your unmarried, dependent children who are under age 18, or under age 22 if full time students, or any age if disabled and incapable of self-support before age 18 (or 22 if a full time student).

a. CHILD'S NAME *(Last, First, Middle Initial)*	b. SOCIAL SECURITY NUMBER	c. DATE OF BIRTH *(YYYYMMDD)*	d. RELATIONSHIP *(Son, daughter, stepson, etc.) (Indicate "FS" if from previous marriage)*	e. DISABLED? *(Yes/No)*

IF YOU HAVE ADDITIONAL DEPENDENT CHILDREN, CONTINUE IN SECTION VIII, REMARKS, AND X HERE ▶

SECTION IV - COVERAGE

12. OPTIONS *(Select one)* NOTE: Selecting Option A or Option B requires spouse concurrence in Section X.

	OPTION A. I decline to make an election until age 60. *(NOTE: Do not select type of coverage below.)*
	OPTION B (DEFERRED ANNUITY). I elect to provide an annuity beginning on the 60th anniversary of my birth should I die before that date, or on the day after date of death should I die on or after my 60th birthday. *(Select type of coverage below.)*
	OPTION C (IMMEDIATE ANNUITY). I elect to provide an immediate annuity beginning on the day after date of my death, whether before or after age 60. *(Select type of coverage below.)*

13. TYPE OF COVERAGE *(Select one)*

	SPOUSE ONLY.
	SPOUSE AND CHILD(REN).
	CHILD(REN) ONLY.
	FORMER SPOUSE *(Complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").*
	FORMER SPOUSE AND CHILD(REN) *(Complete DD 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage").*
	NATURAL PERSON WITH AN INSURABLE INTEREST *(Complete Section VII).*

SECTION V - LEVEL OF COVERAGE

14. Select the monthly amount of retired pay you wish to have the survivor annuity based on. Your covered spouse/former spouse beneficiary will receive an annuity based on a two-tiered plan that will pay 55 percent of the level of coverage you select until their age 62. Beginning at age 62, the annuity amount is 35 percent. The annuity paid to a child or children totals 55 percent (divided in equal shares). An insurable interest annuity is 55 percent of the difference between retired pay and the premium for coverage. Insurable interest annuities remain at 55 percent regardless of age.

	FULL RETIRED PAY.
	REDUCED AMOUNT OF RETIRED PAY *(Cannot be less than $300.00)* $ _____ *(NOTE: Spouse concurrence required in Section X.)*

ONE-TIME WAIVERS

Once the member becomes retirement eligible, they must maintain 50 points per anniversary year to remain in an active status. Failure to do so requires the member to be transferred to the Inactive Status List.

If a member does not maintain the 50 point requirement (thus incurring an unsat year), a one-time waiver may be requested. These are highly scrutinized and not always granted. If a waiver is granted and the member accrues another unsat year, they will be placed on the ISL and will not be permitted to return to the Active Status List.

PARTIAL YEAR

- A period of service of less than 365 days in which the member earned the minimum points required to make that period of service qualifying for retirement purposes.

- Figure 3-3 of the SepsMan details the amount of points a member is required to earn for the period served.

- The beginning date of the member's anniversary year and the ending date that the member decides to retire/separate determines the number of days in the partial period which determines the number of points needed to be earned to make the period qualifying. For instance, if one decides to retire on 1 October and the anniversary date began on 19 April, a minimum of 23 points are needed to be earned to make the 162 day period qualifying. If the member were to retire on 1 November, that would be 192 days in the partial period and the member would need to earn 27 points.

- Two or more periods of partial service may be combined to equal a qualifying year of service.

RETIREMENT

- **Awaiting Pay at Age 60**

  Marine reservists who have attained at least 20 years of qualifying service (15 qualifying years if member is found not physically qualified). The member has already received the NOE Ltr and RCSBP info.

- **With Pay at Age 60**

  Reservists who are eligible for retired pay and benefits who are at age 60. This can be a discharged Marine commonly known as a "former member".

EACH MARINE MUST REQUEST RETIREMENT AND MUST REQUEST TO RECEIVE PAY AT AGE 60. IT IS NOT AUTOMATIC.

RETIREMENT

- Must have a minimum of 20 years of qualifying service/15 qualifying years if found not physically qualified.
- In order to receive pay, a member must be 60 years of age. (NOTE: NDAA 2008 allows for a reduction of 3 months for every aggregate of 90 days spent mobilized in support of current contingencies, since 28 Jan 08.)
- The enlisted member must be under a valid contract or extension on the date of the transfer.
- A member who is discharged due to expiration of contract or any other reason, but meets all other requirements for retirement, is entitled to retired pay as a “former member” at age 60.
- Those reservists who earned 20 qualifying years before 25 April 2005 must have earned the last 6 qualifying years while a member of the reserve component. For those after 25 April 2005, there is no minimum year requirement.

RETIREMENT

How to Apply:

-IRR – Send request to MOBCOM

Marine Corps Reserve Support Command

15303 Andrews Road

Kansas City, Missouri 64147-1207

- All other reservists use Unit Diary through your unit.

UNIT RESPONSIBILITY

-Request retirement via unit diary 4-14 months prior to the requested retirement date.

-The member must be on current RECC. If they are not, request an extension through RAM-5. If granted, notify MMSR-5. If not, the member will be discharged at their RECC.

-Ensure the member meets Time in Grade requirements. If they do not, explain this to the member.

-If the member wishes to cancel their retirement request, they must submit a signed request with justification to MMSR-5 through the chain of command.

- If the member wishes to modify their retirement request, they must submit a signed request with justification to MMSR-5 through the chain of command. This request must be submitted prior to the effective day.

ENTITLEMENTS

- **Awaiting Pay at 60**

  -Use of service clubs when available.

  -Retain your rank as a member of the reserves.

  -Wear prescribed uniform for appropriate ceremony.

  -Space A travel w/in US

  -Unlimited access to MCX, Commissary, and MWR facilities.

- **With Pay at 60**

  -Same as Awaiting Pay plus the following:

  -Retired Pay

  -Medical care where space is available

  -Space A travel, both local and international, for you and your dependents.

STATEMENTS OF SERVICE

- **CRCR is a chronological listing of all retirement points earned while a member of the USMC/USMCR. The CRCR is used for the following:**

  - **eligibility for retirement, both Awaiting Pay/With Pay at 60**
  - **determining retirement pay from points**
  - **VA home loan guarantee qualification**
  - **Social Security/VA benefits**
  - **retirement with another branch of service**

STATEMENTS OF SERVICE

R T 0 7

TJHPRT07 CAREER RETIREMENT CREDIT RECORD 12/22/2003
GMSR5A ENTER NEXT SSN: _____ ENTER CATG: RT07 SEQ NBR: ____ 10:56:56
SSN: 0123456789 NAME: MARINE, JOHNNIE
RUC: 20123 COMPANY CODE: 1 PRES-GRADE: E6 RECSTAT: 0 COMP CODE: KM
PLT CODE: COMD TRNGRP: A R-RECSTAT: 7 RCOMP CODE: KA

ANNV: 20040528 PEBD: 19820528 DOB: 19641127 MAND: 00000000 CERT: 200209

ANNIVERSARY YEAR INCLUSIVE DATES	INACDU POINTS PD	NPD	COR	FHD	MBR-SHIP PNTS	TOTAL INACDU PNTS	ACDU POINTS CRED	TOTAL PNTS PD	NPD	CRED	SAT YEAR	
20030528-00000000	000	000	000	000	08	0008	08	187	000	195		NO
20020528-20030527	032	000	000	000	15	0047	47	149	000	196		YES
20010528-20020527	051	000	000	000	15	0066	66	015	000	081		YES
20000528-20010527	051	000	000	000	15	0066	66	014	000	080		YES
19990528-20000527	046	000	000	000	15	0061	61	014	000	075		YES
19980528-19990527	051	000	000	000	15	0066	66	033	014	113		YES
19970528-19980527	034	000	000	000	15	0049	49	040	000	089		YES
19960528-19970527	000	000	000	000	14	0014	14	014	000	028		NO
19950528-19960527	000	000	000	000	00	0000	00	366	000	366		YES
.....<cont>.....												
19820528-19830527	000	000	000	000	04	0004	04	263	000	267		YES

CAREER TOTALS

INACTIVE DUTY POINTS CORRES	0000	ACTIVE DUTY POINTS PAID	05478
INACTIVE DUTY POINTS PAID	0265	ACTIVE DUTY POINTS NON-PAID	00014
INACTIVE DUTY POINTS NON-PAID	0000	TOTAL ACTIVE DUTY POINTS	05492
FUNERAL HONORS DUTY POINTS	0000	TOTAL POINTS CREDIT	05873
MEMBERSHIP POINTS	116	TOTAL SATISFACTORY YEARS	20
TOTAL INACTIVE DUTY POINTS	0381	TOTAL QUALIFYING SERVICE	20-00-00
INACTIVE DUTY POINTS CREDIT	0381		

RETIRED PAY COMPUTATION

- Inactive duty points consist of paid and non-paid drills, correspondence points, funeral duty and membership points.

- Inactive duty points cannot exceed the following totals per anniversary year:
  - As of 1 Nov 07 to the present: 130 inactive duty points.
  - As of 31 Oct 01 to 31 Oct 07: 90 inactive duty points
  - As of 23 Sept 96 – 30 Oct 01: 75 inactive duty points
  - As of 22 Sept 96 and prior: 60 inactive duty points

- Active duty points: Members are entitled to earn one point for each day of active duty, or active duty for training performed.

- Members are entitled to retain a maximum of 365/366 points during any one anniversary year in any combination of inactive and active duty points.

RETIRED PAY COMPUTATION

POINTS

P/360 x .025 x B = MONTHLY RETIRE PAY

P = total number of retirement points earned

B = monthly basic pay at rates applicable on the date when retired pay is granted.

RESIGNATION/DISCHARGE

- **Officers –**

  SMCR request resignation through their chain to SecNav via CMC

  IRR request through CG, MCRSC

- **Enlisted**

  Case by case basis due to hardship or other circumstances, routed through RA.

RESIGNATION/DISCHARGE

- **Enlisted**
  E6 = 20 sat years or 30 accumulative years of service
  E7 = 22 sat years or 30 accumulative years of service
  E8 = 27 sat years or 30 accumulative years of service
  E9 = 30 sat years or 30 accumulative years of service

- **Officer**
  CWO2 = 30 sat years or 2 passovers*
  CWO3 = 30 sat years or 2 passovers*
  CWO4 = 30 sat years*
  CWO5 = 30 sat years
  O3 = 13 commissioned years or 2 passovers*
  O4 = 20 commissioned years and 2 passovers*
  O5 = 28 commissioned years
  O6 = 30 commissioned years

*** Eligible for continuation**

RETIREMENT PROCESS SUMMARY

- **When achieve 20 years qualifying service**:
- MMSR5 will send out notice of eligibility for retirement. This notifies member of their eligibility for retirement. This does not mean the member must retire. If they are not at service limitations or are otherwise ineligible to continue to serve, they may continue serving. At this time member completes Reserve Component Survivor Benefit Plan (RCSBP) which is insurance on your retirement.

- **In order to request retirement awaiting pay at age 60**:
- Member requests retirement via local admin shop through a unit diary entry. IRR members must request retirement through MOBCOM. This must be done 4-14 months from desired retirement date. If the member does not request retirement, the member will be discharged vice retired.
- MMSR5 notes this on diary feedback and begins processing orders.
- MMSR5 sends the member transfer orders when their retirement date approaches. Reservists can only retire on the 1st of any month. The transfer date will be the day prior to the first of the month.
- At this time, the member will be awaiting pay at age 60.

- **Reserve retirement with pay**:
- Approximately 4 months out, MMSR5 will send the member an application for retired pay (DD Form 108).
- The member MUST complete the DD Form 108 and return it to MMSR5 or they will not receive pay. Once the DD Form 108 is received, MMSR5 will complete the transfer orders. MMSR5 sends the transfer to retired list with pay orders to the member. The member will begin receiving pay upon reaching their 60th birthday.
- Retired Pay Computation: P/360 X .025 X B = MONTHLY RETIRE PAY
- P= total number of retirement points earned
- B= monthly basic pay at rates applicable on the date when retired pay is granted for the highest grade held satisfactorily at anytime in the armed forces.

REFERENCES

• Title 10 U.S. Code	Laws pertaining to Ret/Sep
• SecNavInst 1811.3	Vol Ret
• SecNavInst 1910.4	Enlisted Admin Sep
• SecNavInst 1920.6	Admin Sep of Officers
• SecNavInst 5420.193	BCNR
• MCO 1900.16(Ch. 3)	MARCORSEPSMAN

WITH ACTIVE DUTY RETIREMENT

- Still must apply within the 4-14 month window.
- All active duty requirements must be met (i.e. physical).
- Must meet TIG requirements to retire in current grade.
- Will begin to receive retirement pay from their date of retirement.
- Prior to retiring with an active duty retirement, the member may opt to return to a SMCR unit. Even if promoted on the reserve side and meet TIG requirements while a member of the SMCR, if an active duty retirement is requested, the member will retire in the grade last satisfactorily held on the active side.

POINTS OF CONTACT

- **MMSR-5: INACTIVE RESERVE SECTION**
- **Major Jason R. Fenton: Section Head**
- **Mrs. Brooke A. Mask: Assistant Section Head**
- **Phone: (703) 784-9306/07**
- **Email: SMB.MANPOWER.MMSR5@NMCI.USMC.MIL**

QUESTIONS?